

PATENT

IN THE  
UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: Ho Ming Luk, et al.  
SERIAL NO.: 09/373,926  
FILING DATE: August 12, 1999  
TITLE: DETECTION OF INSURANCE PREMIUM FRAUD OR ABUSE USING A  
PREDICTIVE SOFTWARE SYSTEM  
EXAMINER: Unknown  
GROUP ART UNIT: 2763  
ATTY. DKT. NO.: 3899

## CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner For Patents, Washington, D.C. 20231, on the date shown below:

Dated: 3-27-00

By:

Robert K. Sachs

Robert K. Sachs, Registration No. 42,120

ASSISTANT COMMISSIONER FOR PATENTS  
WASHINGTON, DC. 20231

INFORMATION DISCLOSURE STATEMENT  
Under 37 CFR §§ 1.56 and 1.97-98

SIR:

Pursuant to the provisions of 37 C.F.R. §§ 1.56 and 1.97-98, enclosed herewith is modified form PTO-1449 listing references for consideration by the Examiner. A copy is enclosed herewith of each listed reference which may be material to the examination of this application, and with respect to which there may be a duty to disclose.

The filing of this Information Disclosure Statement shall not be construed as a representation regarding the completeness of the list of references, or that inclusion of a reference in this list is an admission that it is prior art or is pertinent to this application, or that a search has been made, or as an admission that the information listed is, or may be considered to be, material to patentability, or that no other material information exists, and shall not be construed as an admission against interest in any manner.

This Information Disclosure Statement submitted herewith is being filed:

☒ within three months of the filing date of the application, or date of entry into the national stage of an international application, or before the mailing date of a first official action on the merits, whichever event last occurred.

☒ Applicant submits that no fee is required for the consideration of the accompanying Information Disclosure Statement.

Consideration of the listed references and favorable action are solicited.

Respectfully submitted,

HO MING LUK, ET AL.

Dated: 3-27-00

By:

Robert R. Sachs

Robert R. Sachs, Registration No. 42,120

FENWICK & WEST LLP

Two Palo Alto Square

Palo Alto, CA 94306

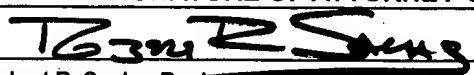
Tel.: (415) 785-2410

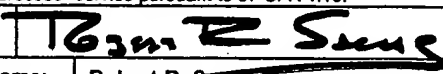
Fax.: (415) 281-1350

13553/03899/SF/5016731.1

<b>TRANSMITTAL FORM</b> <i>(to be used for all correspondence during pendency of filed application)</i>	0001/PTO Rev. 10/95	U.S. Department of Commerce Patent and Trademark Office	Application Number	09/373,926
			Filing Date	August 12, 1999
			First Named Inventor	Ho Ming Luk
			Group Art Unit Number	2763
			Examiner Name	Unknown
Total Number of Pages in This Submission		4 + refs.	Attorney Docket Number	3899

ENCLOSURES (check all that apply)	
<input checked="" type="checkbox"/> Fee Transmittal Form (in duplicate) <input type="checkbox"/> Check Enclosed <input checked="" type="checkbox"/> Return Receipt Postcard <input type="checkbox"/> Response to Notice to File Missing Parts <input type="checkbox"/> Assignment & Recordation Cover Sheet <input type="checkbox"/> Declaration <input type="checkbox"/> Small Entity Statement <input checked="" type="checkbox"/> Information Disclosure Statement & PTO-1449 <input checked="" type="checkbox"/> Copies of IDS Cited References <input type="checkbox"/> Request for Corrected Filing Receipt <input type="checkbox"/> Request for Correction of Recorded Assignment <input type="checkbox"/> Amendment/Response: [ ] Page(s) <input type="checkbox"/> After Final <input type="checkbox"/> Status Request <input type="checkbox"/> Revocation and Power of Attorney	<input type="checkbox"/> Issue Fee Transmittal <input type="checkbox"/> Letter to Chief Draftsperson <input type="checkbox"/> Formal Drawing(s): [ ] Sheet(s) of Figure(s) [ ] <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
REMARKS:	

SIGNATURE OF ATTORNEY OR AGENT		
Signature:		
Attorney/Reg. No.:	Robert R. Sachs, Registration No. 42,120	Dated: 3-27-00

CERTIFICATE OF MAILING		
I hereby certify that this correspondence, including the enclosures identified above, is being deposited with the United States Postal Service as first class mail in an envelope addressed to: The Assistant Commissioner for Patents, Washington, D.C. 20231 on the date shown below. If the Express Mail Mailing Number is filled in below, then this correspondence is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service pursuant to 37 CFR 1.10.		
Signature:		
Typed or Printed Name:	Robert R. Sachs	Dated: 3-27-00
Express Mail Mailing Number (optional):		

<b>FORM PTO-1449</b> (REV. 6-89) <b>U.S. DEPARTMENT OF COMMERCE</b> Patent and Trademark Office <b>INFORMATION DISCLOSURE CITATION</b> (Use several sheets if necessary)		Attorney's Docket No. <div style="text-align: center; font-weight: bold;">3899</div> Serial No. <div style="text-align: center; font-weight: bold;">09/373,926</div> Applicant <div style="text-align: center; font-weight: bold;">Ho Ming Luk et al.</div> Filing Date <div style="text-align: center; font-weight: bold;">August 12, 1999</div> Group Art Unit <div style="text-align: center; font-weight: bold;">2763</div>					
U.S. PATENT DOCUMENTS							
Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)							
	A	Alden, D., "Neural Nets Nab Medicaid Fraud", <i>Government Technology</i> , Oct. 1997.					
	B	Bank, D., "HNC to Offer Its Antifraud Service for the Web", <i>Wall Street Journal</i> , May 10, 1999.					
	C	Benton, M., "Booking New Laws", <i>Claims Magazine</i> , Aug. 1997, pp. 42-45.					
	D	Brockett, P.L., et al., "Using Kohonen's Self-Organizing Feature Map to Uncover Automobile Bodily Injury Claims Fraud", <i>Journal of Risk and Insurance</i> , June 1998, p. 245.					
	E	Chin, Tyler L., "Health Insurers Turn to Software for Fraud Busting", <i>Health Data Management</i> , Nov. 1997, pp. 88-92.					
	F	Derrig, R.A. & Ostaszewski, K.M., "Fuzzy Techniques of Pattern Recognition in Risk and Claim Classification; Symposium on Insurance Solvency & Finance", <i>Journal of Risk and Insurance</i> , No. 3, Vol. 62, 1995, p. 447.					
	G	Hernandez, G. & Blanquie, R., "SIU Performance Audits Heat Up in California", <i>Claims Magazine</i> , August 1997, pp. 57-59.					
	H	Johnston, D.C., "Audits Spread Unevenly Across U.S.", <i>New York Times</i> , April 12, 1998, Section Y, p. 17.					
	I	Lifsher, M., "State Audits Workers' Comp Firms", <i>Wall Street Journal</i> , Sept. 24, 1997, pp. CA1.					
	J	Mahli, P., "Automated System Brings to Light Workers Comp Fraud Claims", <i>Journal of Commerce</i> , Aug. 28, 1998.					
	K	Pence, Linda L., "Combating Workers Compensation Premium Fraud", 1997.					
	L	Zizzamia, F.M. & Wu, P. C., "Driven by Data: Making Sense Out of Neural Networks", <i>Contingencies</i> , May/June 1998, Vol. 10, No. 3, pp. 40-44.					
	M	"On the Front Lines: Helping Claims Administrators Fight Workers' Comp Fraud", Sections IX - X, California Workers' Compensation Institute, May 1989.					
	N	"Commonly Asked Questions About Combating Health Insurance Fraud and Abuse", Integrity Plus Services, Inc., Jan. 1998.					
	O	"Fraud in the Texas Workers' Compensation System", <i>Texas Monitor</i> , Vol. 2, No. 4, Winter 1997, the Research and Oversight Council on Workers' Compensation, <a href="http://www.roc.capnet.state.tx.us/2-4.htm">www.roc.capnet.state.tx.us/2-4.htm</a> .					
EXAMINER				DATE CONSIDERED			
EXAMINER: Initial if references considered, whether or not citation is in conformance with MPEP § 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.							